

WATT/MILLER
R

AMENDMENT TO THE AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 3915

OFFERED BY MR. WATT AND MR. MILLER of North Carolina

Page 72, end of line 24, insert the following:

“Sec. 211. Effective Date.

The amendments made by this title shall apply to transactions consummated on or after the effective date of the regulations specified in Section 209.”

Page 95, end of line 22, insert the following:

“Sec. 306. Effective Date.

The amendments made by this title shall be effective upon enactment and shall apply to mortgages referred to in section 103(aa) [115 U.S.C. 1602(aa)] of the Truth in Lending Act consummated on or after that date.”